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	Quarterly Financial Statements and	Other Disclosure	S	
l:	STATEMENT OF FINANCIAL POSITION			24-4-14
		31st Mar, 2011	31st Dec, 2011	31st Mar, 2012
		Unaudited Shs '000	Audited Shs '000	Unaudited Shs '000
A 1	ASSETS Cash (both Local & Foreign)	185,586	189,731	201,193
2 3	Balances due from Central Bank of Kenya Kenya Government securities	1,221,400 18,236,247	1,602,245 8,767,639	2,198,868 8,560,974
4 5	Foreign Currency Treasury Bills & Bonds Deposits and balances due from local banking institutions	- 114,956	- 582,602	- 874,414
6 7	Deposits and balances due from banking institutions abroad Kenya Government and other securities held for dealing purposes	246,512	62,373 5,307,081	173,104 6,414,863
8 9	Tax recoverable Loans and advances to customers (net)	- 14,553,938	162,934 19,144,038	162,934 19,418,648
10 11	Investment securities Balances due from group companies	366,258	348,824	349,534
12	Investments in associates	- -	-	-
13 14	Investments in subsidiary companies Investments in joint ventures	-	-	-
15 16	Investment properties Property and equipment	24,764 127,330	24,145 131,177	24,145 142,248
17 18	Prepaid lease rentals Intangible assets	-	- 4,898	- 4,898
19 20	Deferred tax asset Retirement benefit asset	42,978	47,542	47,542
21 22	Other assets TOTAL ASSETS	259,703 35,379,672	325,568 36,700,797	450,197 39,023,562
В	LIABILITIES	33,373,072	30,700,737	33,023,302
23 24	Balances due to Central Bank of Kenya Customer deposits	27,468,838	30,263,949	32,062,638
25 26	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	383,410 1,745,662	1,144,515	1,181,406
27 28 29	Other money market deposits Borrowed funds Balances due to group companies	-	-	
30 31	Tax payable Dividends payable	341,628		120,422
32 33	Deferred tax liability Retirement benefit liability	-		1
34 35	Other liabilities TOTAL LIABILITIES	366,331 30,305,869	356,498 31,764,962	436,274 33,800,740
C 36	SHAREHOLDERS' FUNDS Paid up /Assigned capital	989,717	989,717	989,717
37 38	Share premium Revaluation reserves	-	-	-
	110741444101110001700	1,103,872	100,126	98,098
39 40	Retained earnings Statutory loan reserves	2,637,169 174,793	3,474,447 203,293	3,755,462 211,293
39 40 41 42	Retained earnings Statutory loan reserves Proposed dividends Capital grants	2,637,169 174,793 168,252	3,474,447 203,293 168,252	3,755,462 211,293 168,252
39 40 41	Retained earnings Statutory loan reserves Proposed dividends	2,637,169 174,793	3,474,447 203,293	3,755,462 211,293
39 40 41 42 43	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	2,637,169 174,793 168,252 5,073,803	3,474,447 203,293 168,252 - 4,935,835	3,755,462 211,293 168,252 - 5,222,822
39 40 41 42 43 44	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT	2,637,169 174,793 168,252 5,073,803	3,474,447 203,293 168,252 - 4,935,835	3,755,462 211,293 168,252 - 5,222,822
39 40 41 42 43 44 II:	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances	2,637,169 1747,493 168,252 5,073,803 35,379,672	3,474,447 203,293 168,252 - 4,935,835 36,700,797	3,755,462 211,293 168,252 - 5,222,822 39,023,562
39 40 41 42 43 44 II:	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME	2,637,169 174,793 168,252 5,073,803 35,379,672	3,474,447 203,293 168,252 4,935,835 36,700,797	3,755,462 211,293 168,252 - 5,222,822 39,023,562
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income	2,637,169 1747,493 168,252 5,073,803 35,379,672 473,897 360,348 9607	3,474,447 203,293 168,252 - 4,935,835 36,700,797 2,421,609 1,457,712 32,007	3,755,462 211,293 168,252 - 5,222,822 39,023,562 1,004,559 314,479 30,678
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits	2,637,169 1747,439 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	2,637,169 1747,439 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 3,207 14,541 3,925,869 1,592,885 46,854	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5 2 2.2	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions	2,637,169 1747,439 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5 2 2.1 2.3 2.4 3 3	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864	3,474,447 203,293 168,252 4,935,335 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 831,396 528,923
39 40 41 42 43 44 II: 1,1 1,2 1,3 1,4 1,5 2 2,1 2,2 3,3 2,4 3 4 4,1 4,2 4,3	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Other interest expenses OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 -831,396 528,923
39 40 41 42 43 44 HI: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.4 4.5 4.3 4.4 4.5	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 333,562 471,864	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 -831,396 528,923 39,545 14,723 3 313,867
39 40 41 42 43 44 II: 1,1,1,1,1,2,1,2,2,1,3,2,4,3,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest	2,637,169 1747,479 1747,479 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130	3,755,462 211,293 168,252 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 831,396 528,923
39 40 41 42 43 44 II: 1.1 1.2 2 1.3 1.4 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.6 4.6	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest income OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total non-interest income Total operating EXPENSES Loan loss provision	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 4,639,739 2,286,130 164,693 46,528 805 (42,665) (42,665) 169,361 2,455,491	3,755.462 2,715.292 168.252 39,023,562 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 39,545 14,723 39,545 14,723 31,3867 68,139 597,061
39 40 41 42 43 44 II: 1 1.1 1.2 1.3 3 1.4 1.5 2 2.1 2.2 3 2.4 4 3 4.4 6 5 6 6.1 6.2 6.3 6.3	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Other interest expenses OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' empluments	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719	3,474,447 203,293 168,252 4,935,335 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 -1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 39,545 14,723 3 3,3,867 68,139 597,061
39 40 41 42 43 44 II: 1.1 1.2 1.3 3.1 4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.5 6.5 6.6 6.5 6.5 6.6 6.5 6.5	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Other interest expenses Other interest expenses OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 991 15,895 12,881	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 13,867 68,139 597,061
39 40 41 42 43 44 II: 1.1 1.2 1.3 3 2.4 3 4.4 4.5 4.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.6 6.7	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST EXPENSE OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Total on-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 333,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 99,1 15,895 12,881 619 73,591	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225 184,490	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 -831,396 528,923 14,723 3,13,867 68,139 597,061 888 89,639 4,101 21,159 10,142 -69,727
39 40 41 42 43 44 II: 1.1 1.2 1.3 1.4 1.5 2 2.1 2.3 2.4 4.3 4.4 4.5 4.6 6.1 6.6 6.6 6.6 6.6 6.6 6.6 6.7 6.8 8 7	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total on-interest income Total on-interest income Total non-interest income Total non-interest income Total non-interest income Total operating expenses Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expenses	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 50,776 6,715 120 99,244 136,855 608,719	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 831,396 528,923 13,867 68,139 597,061
39 40 41 42 43 44 II: II: 1.1 1.2 2.1 1.3 1.4 4 1.5 2 2.1 2.3 2.4 3 3 2.4 4 4.1 4.5 4.6 6.6 6.7 6.8 6.7 8 9 9 10	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income Total non-interest income Total non-interest income Total nop-interest income Total nop-interest income Total operating expenses Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 991 15,895 12,881 619 73,591 168,602	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 11,95 27,731 1,225 184,490 779,108 1,676,383 317,080	3,755,462 211,293 168,252 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 831,396 528,923 13,867 68,139 597,061
39 40 41 42 43 44 HI: 1.2 1.3 1.4 1.5 2 2.1 2.3 2.4 4 3.4 4.4 5.5 6 6.1 6.5 6.6 6.7 6.8 6.7 6.8 9 9	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Total non-interest income Total operating income Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Torofit before tax and exceptional items Exceptional items Profit after exceptional items	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 136,855 608,719 6,715 120 99,244 136,855 608,719 63 64,562 991 15,896 12,881 61) 73,591 168,602 440,117	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225 184,490 779,108 1,676,383	3,755,462 211,293 168,252 5,222,622 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 3,367 68,139 597,061 888 89,639 4,101 21,159 10,142 69,727 195,556 401,405
39 40 41 42 43 44 III: 1.1 1.2 2.1 1.3 1.4 4.5 4.6 6.6 6.7 6.8 7 8 9 10 11	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses Total interest expenses Total interest expenses For INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total on-interest income Total on-interest income Total on-perating INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Depreciation charges Other operating expenses Total operating expenses Total operating expenses Profit after exceptional items Exceptional items Profit after exceptional items Exceptional trems Current tax Deferred tax	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 991 15,896 12,881 61)73,591 168,602 440,117 440,117 132,035	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 2,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225 184,490 779,108 779,108 1,676,383 317,080 (4,578)	3,755,462 211,293 168,252 5,222,622 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 2,395,545 14,723 3,13,867 68,139 597,061 888 89,639 4,101 21,159 10,142 69,727 195,656 401,405 120,422
39 40 41 42 43 44 HI: 1.1 1.2 2 2.1 1.3 1.4 4.5 4.6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.6 7.7 6.8 9 10 11 12	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total non-interest income Total commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total operating income Total operating income Total operating income Double operating expenses Depreciation charges Depreciation charges Other operating expenses Profit after exceptional items Exceptional items Profit after tax and exceptional items Profit after tax and exceptional items	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 991 15,895 12,881 619 73,591 188,602 440,117 132,035 308,082	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225 184,490 779,108 1,676,383 317,080 (4,578) 1,363,881	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 13,867 68,139 597,061 88,639 4,101 21,159 10,142 69,727 195,656 401,405 120,422 120,422 280,933
39 40 41 42 43 44 11: 1.1 1.2 2.1 1.3 1.4 4.5 4.6 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13	Retained earnings Statutory loan reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS INCOME STATEMENT INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total normalissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total nor-interest income Total operating INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Profit before tax and exceptional items Exceptional items Profit after tax and exceptional items Exceptional items Profit after tax and exceptional items	2,637,169 174,793 168,252 5,073,803 35,379,672 473,897 360,348 907 273 835,426 359,234 4,328 363,562 471,864 30,776 6,715 120 99,244 136,855 608,719 63 64,562 991 15,895 12,881 619 73,591 188,602 440,117 132,035 308,082	3,474,447 203,293 168,252 4,935,835 36,700,797 2,421,609 1,457,712 32,007 14,541 3,925,869 1,592,885 46,854 1,639,739 2,286,130 164,693 46,528 805 (42,665) 169,361 2,455,491 199,349 284,284 10,834 71,195 27,731 1,225 184,490 779,108 1,676,383 317,080 (4,578) 1,363,881 27,56	3,755,462 211,293 168,252 5,222,822 39,023,562 1,004,559 314,479 30,678 10,602 1,360,318 824,759 6,636 528,923 13,867 68,139 597,061 88,639 4,101 21,159 10,142 69,727 195,656 401,405 120,422 120,422 280,933

	Government securities	360,348	1,457,712	314,479
1.3	Deposits and placements with banking institutions	907	32,007	30,678
1.4	Other Interest Income	273	14,541	10,602
1.5	Total interest income	835,426	3,925,869	1,360,318
2	INTEREST EXPENSE			
2.1	Customer deposits	359,234	1,592,885	824,759
2.2	Deposits and placement from banking institutions	4,328	46,854	6,636
2.3	Other interest expenses	-	_	
2.4	Total interest expenses	363,562	1,639,739	831,396
3	NET INTEREST INCOME	471,864	2,286,130	528,923
3	NET INTEREST INCOME	471,004	2,200,130	320,323
	CTUED COED ATING MICCAE			
4	OTHER OPERATING INCOME			
4.1	Fees and commissions on loans and advances	-	-	
4.2	Other fees and commissions	30,776	164,693	39,545
4.3	Foreign exchange trading income	6,715	46,528	14,723
4.4	Dividend Income	120	805	3
4.5	Other income	99,244	(42,665)	13,867
4.6	Total non-interest income	136,855	169,361	68,139
5		608,719		
5	TOTAL OPERATING INCOME	000,719	2,455,491	597,061
_				
6	OPERATING EXPENSES			
6.1	Loan loss provision	63	199,349	888
6.2	Staff costs	64,562	284,284	89,639
6.3	Directors' emoluments	991	10,834	4,101
6.4	Rental charges	15,895	71,195	21,159
6.5	Depreciation charge on property and equipment	12,881	27,731	10,142
6.6	Amortisation charges	619	1,225	10,142
				60.707
6.7	Other operating expenses	73,591	184,490	69,727
6.8	Total operating expenses	168,602	779,108	195,656
7	Profit before tax and exceptional items	440,117	1,676,383	401,405
8	Exceptional items	-	-	
9	Profit after exceptional items	440,117	1,676,383	401,405
10	Current tax	132,035	317,080	120,422
11	Deferred tax	,	(4,578)	
12		308,082	1,363,881	280,983
12	Profit after tax and exceptional items	300,002	1,303,001	200,903
13	EARNINGS PER SHARE- BASIC & DILUTED	6.23	27.56	5.68
14	DIVIDEND PER SHARE -DECLARED	_	3.40	
111:	OTHER DISCLOSURES			
111:	OTHER DISCLOSURES			
III: 1	OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES			
1	NON-PERFORMING LOANS AND ADVANCES	515,570	648,851	624,792
	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances	515,570 53,181	648,851 64,606	624,792 64,074
1 a) b)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense	53,181	64,606	64,074
1 a) b) c)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b)	53,181 462,389	64,606 584,245	64,074 560,718
1 a) b) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision	53,181 462,389 340,801	64,606 584,245 529,597	64,074 560,718 525,853
1 a) b) c) d) e)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d)	53,181 462,389 340,801 121,588	64,606 584,245 529,597 54,648	64,074 560,718 525,853 34,865
1 a) b) c) d) e) f)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities	53,181 462,389 340,801	64,606 584,245 529,597	64,074 560,718 525,853
1 a) b) c) d) e)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d)	53,181 462,389 340,801 121,588	64,606 584,245 529,597 54,648	64,074 560,718 525,853 34,865
1 a) b) c) d) e) f)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f)	53,181 462,389 340,801 121,588	64,606 584,245 529,597 54,648	64,074 560,718 525,853 34,865
1 a) b) c) d) e) f)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities	53,181 462,389 340,801 121,588	64,606 584,245 529,597 54,648	64,074 560,718 525,853 34,865
1 a) b) c) d) e) f) g)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES	53,181 462,389 340,801 121,588 121,588	64,606 584,245 529,597 54,648 54,648	64,074 560,718 525,853 34,865 34,865
1 a) b) c) d) e) f) g)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates	53,181 462,389 340,801 121,588 121,588	64,606 584,245 529,597 54,648 54,648	64,074 560,718 525,853 34,865 34,865 -
1 a) b) c) d) e) f) g) 2 h) i)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees	53,181 462,389 340,801 121,588 121,588 17,693 83,527	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198	64,074 560,718 525,853 34,865 34,865 - 7,545 98,451
1 a) b) c) d) e) f) g)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates	53,181 462,389 340,801 121,588 121,588	64,606 584,245 529,597 54,648 54,648	64,074 560,718 525,853 34,865 34,865 -
1 a) b) c) d) e) f) g) 2 h) i)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities	53,181 462,389 340,801 121,588 121,588 17,693 83,527	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198	64,074 560,718 525,853 34,865 34,865 - 7,545 98,451
1 a) b) c) d) e) f) g) 2 h) i) j)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079	64,074 560,718 525,853 34,865 34,865 7,545 98,451 105,997
1 a) b) c) d) e) f) g) 2 h) i) j) 3 a)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220 3,291,659	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195	64,074 560,718 525,853 34,865 34,865 - 7,545 98,451 105,997 5,504,767
1 a) b) c) c) d) e) f) g) 2 h) i) j) 3 a) b)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220 3,291,659 949,528	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195 1,287,841	64,074 560,718 525,853 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557
1 a) b) c) d) e) f) g) 2 h) i) j) 3 a)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220 3,291,659 949,528	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195	64,074 560,718 525,853 34,865 34,865 - 7,545 98,451 105,997 5,504,767
1 a) b) c) c) d) e) f) g) 2 h) i) j) 3 a) b)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220 3,291,659	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195 1,287,841	64,074 560,718 525,853 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557
1 a) b) c) c) d) e) f) g) 2 h) i) j) 3 a) b)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit guarantees, acceptances Other contingent liabilities Total Contingent Liabilities	53,181 462,389 340,801 121,588 121,588 - 17,693 83,527 101,220 3,291,659 949,528	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195 1,287,841	64,074 560,718 525,853 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557
1 a) b) c) d) e) e) f) g) 2 h) i) j) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities Total Contingent Liabilities CAPITAL STRENGTH	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187	64,606 584,245 529,597 54,648 54,648 - 6,881 99,198 106,079 5,443,195 1,287,841 6,731,036	64,074 560,718 525,863 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324
1 a) b) c) d) c) d) f) g) 2 h) j) 3 a) b) c) 4 a)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital	53,181 462,389 340,801 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187	64,606 584,245 529,597 54,648 54,648 99,198 106,079 5,443,195 1,287,841 6,731,036	64,074 560,718 525,853 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324
1 a) b) c) d) e) e) f) g) 2 h) i) j) 3 a) b) c) c) 4 a) b)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit guarantees, acceptances Other contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3.291,659 949,528 4,241,187	64,606 584,245 529,597 54,648 54,648 99,198 106,079 5,443,195 1,287,841 6,731,036	64,074 560,718 525,853 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324
1 a) b) c) d) f) g)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b)	53,181 462,389 340,801 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845	64,606 584,245 529,597 54,648 54,648 	64,074 560,718 525,863 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324
1 a) b) c) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3.291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793	64,606 584,245 529,597 54,648 54,648 99,198 106,079 5,443,195 1,227,841 6,731,036	64,074 560,718 525,853 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 211,293
1 a) b) c) d) e) f) f) g) 2 h) i) j) 3 a) b) b) c) 4 a) b) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total Conting (and in the status of the stat	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793 3,647,638	64,606 584,245 529,597 54,648 54,648 	64,074 560,718 525,863 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 211,293 4,815,981
1 a) b) c) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total risk weighted assets	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 500,000 2,972,845 174,793 3,647,638	64,606 584,245 529,597 54,648 54,648 54,648 99,198 106,079 5,443,195 1,227,841 6,731,036	64,074 560,718 525,853 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 211,293 4,815,981 22,690,647
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1 a) b) c) d) e) f) f) g) 2 h) i) j) 3 a) b) c) 4 a) b) c) d) e) f) f) g)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total Costalia (a-d) Total risk weighted assets Core Capital/Total deposits Liabilities Minimum statutory Ratio Excess	53,181 462,389 340,801 121,588 121,588 121,588 121,588 121,588 121,588 121,588 121,588 121,588 13,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793 3,647,638 16,371,818 12,7% 8,0% 4,7%	64,606 584,245 529,597 54,648 54,648 54,648 99,198 106,079 5,443,195 1,287,841 6,731,036 4,464,164 700,000 3,764,164 203,293 4,667,457 21,812,452 8,0% 6,8%	64,074 560,718 525,863 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 700,000 3,904,688 700,000 3,904,688 8,004,688 8,004,688 8,004,688 8,004,688 8,004,688 8,004,688 8,004,688
1 a) b) c)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total risk weighted assets Core Capital/Total deposits Liabilities Minimum Statutory Liabilities Minimum Statutory Liabilities Minimum Statutory Robits Minimum Statutory Robits Minimum Statutory Robits Minimum Statutory Robits Minimum Statutory Ratio Excess Core Capital/Total deposits Liabilities Minimum Statutory Ratio Excess Core Capital/Total risk weighted assets	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793 3,647,638 16,371,818 16,371,818 4.7% 8.0% 4.7% 4.7%	64,606 584,245 529,597 54,648 54,648 6,881 99,198 106,079 5,443,195 1,287,841 6,731,036 4,464,164 700,000 4,764,164 203,293 4,667,457 11,812,452 14,8% 6,8% 6,8% 6,8% 6,8%	64,074 560,718 525,853 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 211,293 4,815,981 14,4% 8,0% 6,4% 6,4%
1 a) b) c) d) d) e) f) g) 3 a) b) c) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total risk weighted assets Core Capital/Total deposits Liabilities Minimum statutory Ratio Excess Core Capital/Total risk weighted assets Minimum Statutory Ratio Excess Core Capital/ total risk weighted assets Minimum Statutory Ratio	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 500,000 2,972,845 174,793 3,647,638 16,371,818 12,7% 8,0% 4,7% 21,2% 8,0%	64,606 584,245 529,597 54,648 54,648 54,648 99,198 106,079 5,443,195 1,287,841 6,731,036 4,464,164 700,000 3,764,164 203,293 4,667,457 21,812,452 14,8% 8.0% 6.8%	64,074 560,718 525,863 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 211,293 4,815,981 22,990,647 1,44% 8,0% 6,4% 20,3% 8,0%
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1 a) b) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total Capital (a+d) Total risk weighted assets Core Capital/Total deposits Liabilities Minimum Statutory Ratio Excess Core Capital/Total risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (-k) Total CapitalIotal risk weighted assets Minimum Statutory Ratio Excess (m-n)	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793 3,647,638 16,371,818 12,7% 8,0% 4,7% 8,0% 4,7% 8,0% 13,2% 22,3% 22,3% 12,0%	64,606 584,245 529,597 54,648 54,648 6,881 99,198 106,079 5,443,195 1,287,841 6,731,036 4,464,164 700,000 3,764,164 203,293 4,667,457 21,812,45% 8,0% 6,8% 20,5% 8,0% 21,5% 21,4% 12,0%	64,074 560,718 525,853 34,865 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 700,000 3,904,688 211,293 4,815,981 22,590,647 8,0% 6,4% 8,0% 6,4% 8,0% 6,4% 21,2% 8,0% 6,2% 12,3% 21,2% 12,3% 21,2% 12,3% 21,2% 12,3% 21,2% 12,3% 21,2%
1 a) b) c) d)	NON-PERFORMING LOANS AND ADVANCES Gross Non-performing loans and advances Less Interest in Suspense Total Non-Performing Loans and Advances (a-b) Less Loan Loss Provision Net Non-Performing Loans and Advances(c-d) Discounted Value of Securities Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES Directors, Shareholders and Associates Employees Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances Other contingent liabilities Total Contingent Liabilities CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess (a-b) Supplementary Capital Total Capital (a+d) Total Capital (a+d) Total risk weighted assets Ore Capital/Total deposits Liabilities Minimum Statutory Ratio Excess Core Capital/Total risk weighted assets Minimum Statutory Ratio Excess (-k) Total Capital/total risk weighted assets Minimum Statutory Ratio Excess (-k) Total Capital/total risk weighted assets Minimum Statutory Ratio Excess (-k) Total Capital/total risk weighted assets Minimum Statutory Ratio Excess (-k) Total Capital/total risk weighted assets Minimum Statutory Ratio Excess (-k) Total Capital/total risk weighted assets Minimum Statutory Ratio	53,181 462,389 340,801 121,588 121,588 121,588 17,693 83,527 101,220 3,291,659 949,528 4,241,187 3,472,845 500,000 2,972,845 174,793 3,647,638 16,371,818 12,7% 8,0% 4,7% 8,0% 4,7% 8,0% 13,2% 22,3% 22,3% 12,0%	64,606 584,245 529,597 54,648 54,648 6,881 99,198 106,079 5,443,195 1,287,841 6,731,036 4,464,164 700,000 3,764,164 203,293 4,667,457 21,812,45% 8,0% 6,8% 20,5% 8,0% 21,5% 21,4% 12,0%	64,074 560,718 525,853 34,865 34,865 34,865 7,545 98,451 105,997 5,504,767 1,031,557 6,536,324 4,604,688 700,000 3,904,688 700,000 3,904,688 701,000 4,11,293 4,815,981 22,590,647 14,4% 6,4% 6,4% 6,4% 6,4% 12,3% 20,3% 8,0% 6,2% 12,3% 1

These financial statements are extracts from the books of the institution.

LIQUIDITY Liquidity Ratio Minimum Statutory Ratio Excess (a-b)

Managing Director

Arun Shrivastava

J. K. Muiruri Director

49.2% 20.0% **29.2%**

53.4% 20.0% **33.4%**